

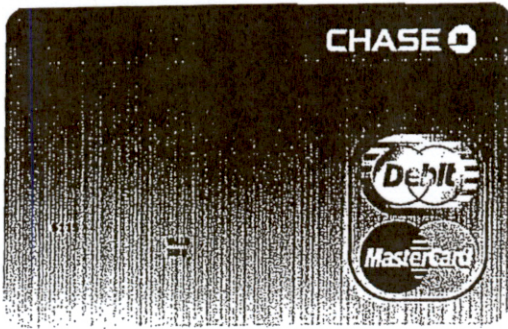


United States Department of the Interior  
OFFICE OF THE SPECIAL TRUSTEE FOR AMERICAN INDIANS  
Washington, D.C. 20240

NOV 23 2007

Dear Individual Indian Monies (IIM) account holder:

I am excited to announce a program that the Office of the Special Trustee for American Indians (OST) is launching in the states of Arizona, Oklahoma and Washington for Individual Indian Monies (IIM) account holders. OST is working with the U.S. Department of the Treasury and JP Morgan Chase Bank to offer a new debit card program to trust beneficiaries who currently receive their trust funds by check.



Participation in this optional program will allow you to receive your IIM funds without having to wait for a check in the mail, be charged a fee for cashing your check, or worry about losing your check or having it stolen. You can use your debit card whenever you need to, 24 hours a day, 7 days a week, to get cash at automated teller machines (ATMs), or to pay for goods and services anywhere MasterCard® is accepted.

You may also request cash from your account at many retail locations when you use your debit card to make purchases.

**What is the Chase Debit Card?** The Chase debit card is offered as an optional service to IIM account holders who currently receive IIM checks, even if they do not have a bank account. This service is being offered in cooperation with the U.S. Treasury and JP Morgan Chase Bank. You must sign up for your Chase debit card through OST in order to take advantage of this opportunity. After you enroll, your current and future IIM funds will be electronically transferred to a debit card account in your name at JP Morgan Chase Bank and you can immediately begin using your card. JP Morgan Chase will provide a monthly statement of your account transactions to you so that you can track your debit card activity. If you do not contact us, you will continue to receive your IIM payments via U.S. Treasury check in the mail. Even if you enroll in the debit card program, you will continue to receive quarterly account statements from OST that indicate receipts and disbursements into your IIM account.

**Will I have to pay anything for the Debit Card?** Your debit card will be provided to you at no cost. There is no enrollment fee, and you will also receive the following basic services at no cost to you:

- ❖ One free cash withdrawal per month at ATMs at Chase Bank ATMs or Allpoint ATMs;
- ❖ Point-of-sale transactions at all retail locations accepting MasterCard<sup>®</sup>, such as grocery stores, post offices, gas stations, and other places;
- ❖ Receiving cash from your account at many retail locations when you use your debit card to make purchases; and
- ❖ Telephone or Internet customer service to check your balance and other account information.

Other card services are available from JP Morgan Chase Bank for a fee.

**How do I sign up for the Debit Card?** Enrolling for the Debit Card only takes a few minutes. You do not need a bank account. There are no credit checks or minimum balance requirements. To enroll, call the OST Trust Beneficiary Call Center (TBCC), toll-free, at 1-888-678-6836 from 7 a.m. to 6 p.m. MT, Mon. through Fri., and 8 a.m. to noon MT on Sat. You can cancel your participation in the debit card program at any time and resume receiving your payments by check.

If you want to get more information about the debit card program including information about the use of your card and any fees that may apply for additional services, please see the enclosed Frequently Asked Questions. In addition, you can contact the Trust Beneficiary Call Center toll-free at 1-888-678-6836, your Fiduciary Trust Officer or visit the "What's New" tab on the OST web site at [www.doi.gov/ost](http://www.doi.gov/ost).

Sincerely,



Bryan Marozas  
Director  
Trust Beneficiary Call Center

*P.S. The primary benefit of the debit card program is for account holders who do not have a bank account. If you have an account at a bank or credit union, call the OST Trust Beneficiary Call Center at 1-888-678-6836, to sign up for the safety and convenience of direct deposit of your IIM funds to that account – there's no better time than today!*